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Franklin, Benjamin

The way to wealth

[New York]

[c1903]

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Franklin, Benjamin, 1706-1790.
The way to wealth. This, then, is a reprint of some wise saws and homely proverbs from an essay called The way to wealth, by Benjamin Franklin, and which first appeared in Poor Rochard's almanack, in addition to which there are some notes by the editor. Originally published by B. F. at Philadelphia in the year 1732 ... and now again printed for the Equitable trust company of New York ... [c1903]
10 l. port. 16 cm.

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The way to Wealth

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Benj.a Franklin

THE *WAY* TO WEALTH

THIS, *then, is a Reprint of some Wise Saws and Homely Proverbs from an Essay called* THE WAY TO WEALTH, *by* BENJAMIN FRANKLIN, *and which first appeared in Poor Richard's Almanack.*

In addition to which there are some notes by the Editor.

Originally published by B. F., at Philadelphia, in the year 1732, under the nom de plume of Richard Saunders, and now again printed for THE EQUITABLE TRUST COMPANY of NEW YORK, at the Southwest Corner of Nassau and Cedar Streets.

INTENTIONAL SECOND EXPOSURE

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CB apr. 3.15.20

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From the Bequest of
Roger Foster

APR 24 1924

"COURTEOUS reader, if you would have my advice, I will give it you in short: for 'A word to the wise is enough', as Poor Richard says. If you would be wealthy, think of saving as well as of getting. A man may, if he knows not how to save as he gets, keep his nose all his life to the grindstone, and die not worth a groat at last. Away then with your expensive follies, and you will not then have so much cause to complain of hard times. And further, 'What maintains one vice would bring up two children'. Beware of little expenses: 'A small leak will sink a great ship', as Poor Richard says."

FROM *an essay called* THE *WAY* TO WEALTH, *by* B. F.

The man that goes about with nothing on his mind but his hat, is likely to have nothing to his name but his debts. Would you succeed? Then follow this advice: First—Give strict attention to your business, whatever it may be. Second—Build up a reserve fund against future needs by depositing a certain amount each week in The Equitable Trust Company, which will bear a high rate of interest, compounded quarterly.

THE EQUITABLE TRUST CO. OF N.Y.

FROM *an essay called* THE *WAY* TO WEALTH, *by* B. F.

"'IF TIME be of all things the most precious, wasting time must be', as Poor Richard says, 'the greatest prodigality'; since, as he elsewhere tells us, 'Lost time is never found again'. Let us then up and be doing, and doing to the purpose; so by diligence shall we do more with less perplexity. 'Sloth makes all things difficult, but industry all easy'; and 'He that riseth late must trot all day, and shall scarce overtake his business at night'; while 'Laziness travels so slowly, that Poverty soon overtakes him. Drive thy business, let not that drive thee', and 'Early to bed, and early to rise, makes a man healthy, wealthy, and wise', as Poor Richard says."

Once in a while to every man comes an opportunity of making money. Only those with available funds are in a position to take advantage of them. Get ready for your next opportunity! The Equitable Trust Company would be glad to have your bank account, however small; it will allow you a good rate of interest on daily balances, and also the privilege of drawing cheques.

THE EQUITABLE TRUST CO. OF N. Y.

"METHINKS I hear some of you say, 'Must a man afford himself no leisure?' I will tell thee, my friend, what Poor Richard says: 'Employ thy time well, if thou meanest to gain leisure; and, since thou art not sure of a minute, throw not away an hour'. Leisure is time for doing something useful: this leisure the diligent man will obtain, but the lazy man never; for 'A life of leisure and a life of laziness are two things. Many, without labour, would live by their wits only, but they break for want of stock'; whereas, industry gives comfort, and plenty, and respect. 'Fly pleasures and they will follow you. The diligent spinner has a large shift; and now I have a sheep and a cow, everybody bids me good morrow'."

FROM *an essay called* THE *WAY* TO WEALTH, *by* B. F.

No man can win success in any walk of life without persistent application to the work at hand. Common sense and determination will bear greater fruits than genius and indolence. Start rightly and then persevere.

Don't rely on the help of others — they are busy helping themselves. Mayhap you already have a bank account, but need another one. The Equitable Trust Company will serve you well.

THE EQUITABLE TRUST CO. OF N. Y.

"GAIN may be temporary and uncertain, but ever, while you live, expense is constant and certain; and 'It is easier to build two chimneys, than to keep one in fuel', as Poor Richard says; so, 'Rather go to bed supperless than rise in debt'.

'Get what you can, and what you get hold:
'Tis the stone that will turn your lead into gold.'

And, when you have got the philosopher's stone, sure you will no longer complain of bad times, or the difficulty of paying taxes."

FROM *an essay called* THE *WAY* TO WEALTH, *by* B. F.

Many men defer, from time to time, the opening of a bank account, because the sum of money they may have at hand seems to them too little with which to begin. This procrastination only keeps them from the goal of independence. The first two or three deposits help and stimulate one to make additions to the "rainy day" fund; then soon the habit of regular saving becomes a matter of pleasure as well as of wisdom. Put your first deposit with The Equitable Trust Company, with interest paid on daily balances.

THE EQUITABLE TRUST CO. OF N. Y.

"WHAT though you have found no treasure, nor has any rich relation left you a legacy, 'Diligence is the mother of good luck, and God gives all things to industry. Then plough deep while sluggards sleep, and you shall have corn to sell and to keep'. Work while it is called today, for you know not how much you may be hindered tomorrow. 'One today is worth two tomorrows', as Poor Richard says; and further, 'Never leave that till tomorrow which you can do today'. It is true there is much to be done, and perhaps you are weak-handed; but stick to it steadily, and you will see great effects; for 'Constant dropping wears away stones'; and 'By diligence and patience the mouse ate in two the cable'."

FROM *an essay called* THE *WAY* TO WEALTH, *by* B. F.

Work never killed anybody, but worry and dissipation have big graveyards. All great fortunes had small beginnings, and now is the time to commence putting by a competency for your future, if you have not already done so. Be your account little or large, it will be welcomed by The Equitable Trust Company.

THE EQUITABLE TRUST CO. OF N. Y.

"AND now, to conclude, 'Experience keeps a dear school, but fools will learn in no other', as Poor Richard says, and scarce in that; for, it is true, 'We may give advice, but we cannot give conduct'. However, remember this, 'They that will not be counselled, cannot be helped'; and further, that, 'If you will not hear Reason, she will surely rap your knuckles', as Poor Richard says."

FROM *an essay called* THE WAY TO WEALTH, *by* B. F.

When we measure a man's success by the money he has, or earns, we do so because, as the world goes, money is the mark of success. The possession of money signifies a power. It paves the way by which the ordinary man can help others. Therefore is it perfectly proper that we should strive, within reasonable bounds, to accumulate it. There's a heap of difference between economy and miserlyness. Enjoy such comforts as you can afford, but bear in mind that he who buys what he does not need may often need what he cannot buy. Deposit your surplus funds in The Equitable Trust Company, where they will bear good interest, and the temptation will not be so great to squander that which you will need by and by.

THE EQUITABLE TRUST CO. OF N. Y.

THE commerce of the world is transacted by means of cheques, drafts, and notes, real coin of the country being rarely in evidence. Therefore a bank account is absolutely necessary to men of large interests, while to the man of moderate income it is a source of comfort and convenience.

In choosing a place of deposit for your funds the first thing to be considered is whether the bank is absolutely sound.

The EQUITABLE TRUST COMPANY OF NEW YORK, with Capital and Surplus of $11,500,000, affords perfect security.

Then comes the question of management: Is it conservative and capable?

The officers and directors of The EQUITABLE TRUST COMPANY OF NEW YORK are men of great experience in financial affairs, under whose guidance the successful management of the Company is insured.

And lastly: Is the policy of the institution liberal?

The EQUITABLE TRUST COMPANY OF NEW YORK grants as generous terms as are consistent with good business principles. A high rate of interest is allowed on current accounts, and clients are accorded every facility for the transaction of their banking business.

BESIDES doing a general banking business this Company is authorized by law to act as administrator, executor, or trustee under will or appointment of court. It collects and credits coupons, dividends, and interest; it purchases life assurance policies and makes loans against them; it issues certificates of deposit for a definite time at special rates of interest; it makes loans on real estate and other approved collateral. Orders are accepted for the purchase or sale of listed or unlisted securities, for which service the usual commission is charged. Moreover, the advice of the officers of the Company, in regard to investments, is always at the disposal of clients.

AS TO LOANS, while great care is naturally taken to the end that the collateral security shall be of an acceptable nature, and that the margin covering the loans be ample (so that the interests of all depositors may be protected), the Company is in a position at all times to make such loans, at reasonable rates of interest.

THE EQUITABLE TRUST CO. OF N. Y.

THE EQUITABLE TRUST COMPANY OF NEW YORK,

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Surplus, $8,500,000.

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L. L. GILLESPIE, *Vice-President.*
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